KINGDOM FAMILY MINISTRY
Stronger Families. Stronger Communities.

30-Day Financial Goal Planner

Financial Goal Planner & Debt Freedom Toolkit

Why 30 days? Short-term goals are specific, measurable, and achievable in one month — the ideal starting point for lasting financial change.

Small, visible wins build the momentum and confidence needed to tackle larger goals over time.

Name: ____________________ **Month:** ____________________ **Monthly Income (approx.):** ____________________

Write SMART Goals — Specific, Measurable, Achievable, Relevant, Time-bound

- **S — Specific:** What exactly will you do?
- **M — Measurable:** How will you track progress?
- **A — Achievable:** Is it realistic this month?
- **R — Relevant:** Does it support your bigger goals?
- **T — Time-bound:** What is your deadline?

My 30-Day Financial Goals

Goal 1 — Saving

My goal: ____________________

Why it matters: ____________________

How I will do it: ____________________ **Target date:** ____________________

Goal 2 — Debt / Bills

My goal: ____________________

Why it matters: ____________________

How I will do it: ____________________ **Target date:** ____________________

Goal 3 — Spending Habit

My goal: ____________________

Why it matters: ____________________

How I will do it: ____________________ **Target date:** ____________________

Goal 4 — Income / Extra

My goal: ____________________

Why it matters: ____________________

How I will do it: ____________________ **Target date:** ____________________

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Weekly Check-In Tracker

Week 1
Days 1–7
Progress this week:

On track? ☐ Yes ☐ No

Week 2
Days 8–14
Progress this week:

On track? ☐ Yes ☐ No

Week 3
Days 15–21
Progress this week:

On track? ☐ Yes ☐ No

Week 4
Days 22–30
Progress this week:

On track? ☐ Yes ☐ No

Daily Habits That Support Your Goals (check each day you complete them)

- ☐ Reviewed my budget or spending
- ☐ Avoided an unplanned purchase
- ☐ Tracked every expense today
- ☐ Put money toward a saving or debt goal
- ☐ Said no to a want that wasn't in the budget
- ☐ Checked my account balances

End-of-Month Review

Which goals did I fully achieve?

What got in the way of goals I didn't finish?

What will I do differently next month?

Which goal am I most proud of and why?

Goal Completion Summary

Goal 1 — Saving
☐ Done ☐ Partial ☐ Missed

Goal 2 — Debt / Bills
☐ Done ☐ Partial ☐ Missed

Goal 3 — Spending Habit
☐ Done ☐ Partial ☐ Missed

Goal 4 — Income / Extra
☐ Done ☐ Partial ☐ Missed

"Commit your work to the Lord, and your plans will be established."
— Proverbs 16:3

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